Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			· · · · · · · · · · · · · · · · · · ·	Complete if Known		
			OSUDE	Application Number	10/566,174	
				Filing Date	September 12, 2006	
				First Named Inventor	Ho Chung Nicholas FUNG	
			my)	Art Unit	4143	
				Examiner Name	Nathan C. Uber	
Sheet	1	of	1	Attorney Docket Number	743459-24	

	U.S. PATENT DOCUMENTS				
Examiner Initials	Cite No.1	U.S. Patent Document Number - Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

		FO	REIGN PATENT DO	CUMENTS		
Examiner Initials*	Cite No. ¹	Foreign Patent Document Kind Code ³ Country Code ³ Number ⁴ (If known)	Publication Date MM-DD-YYYY	Name of Patentee or Application of Cited Document	Pages, Columns. Lines, Where Relevant Passages or Relevant Figures Appear	Ŧ°
		OTHER PRIOR A	RT – NON PATENT L	TERATURE DOCUMENTS		
Examiner Initials	Cite No. ^t	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.)., date, page(s), volume-issue number(s), publisher, city and/or country where published.				
/NCU/		Press Release dated June 6, 2002 – OneEmpower's world-first d-CRM™ provides revolutionary functionality to Visa smart cards				

Exa	miner / /Nathan C. Uber/	Date 12/08/2008
Sign	ature	Considered

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached. ¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.